

**What is claimed is:**

1 A settlement method in a deal of a goods or a service, comprising the steps of:

5 storing purchaser identification information for identifying a purchaser by a mobile terminal;

10 preparing deal information in said deal of said goods or said service in which a seller sells and said purchaser purchases, and seller identification information for identifying said seller;

15 reading in said deal information and said seller identification information by said mobile terminal;

reading in authentication information of said purchaser by said mobile terminal;

transmitting said seller identification information, said purchaser identification information, said deal information and authentication information to a settlement computer by said mobile terminal;

authenticating said purchaser based on said purchaser identification information and said authentication information by said settlement computer; and

when succeeding in authenticating said purchaser, settling by said settlement computer's utilizing said seller identification information, said purchaser identification information and said deal information.

2       The settlement method in a deal of a goods or a service  
according to claim 1, prior to said step of transmitting said  
seller identification information, said purchaser  
identification information, said deal information and said  
authentication information to said settlement computer by said  
mobile terminal, further comprising the steps of:

5              displaying said deal information by said mobile  
terminal; and

10             inputting a transmission enable or disable signal by said  
mobile terminal, wherein

15             only when said transmission enable or disable signal is  
positive, said mobile terminal transmits said seller  
identification information, said purchaser identification  
information, said deal information and said authentication  
information to said settlement computer.

20        3       The settlement method in a deal of a goods or a service  
according to claim 2, wherein at said step of displaying said  
deal information by said mobile terminal, said mobile terminal  
displays also said seller identification information.

25        4       The settlement method in a deal of a goods or a service  
according to claim 2, further comprising the steps of:

            in advance storing said seller identification

information and seller miscellaneous information so as to correspond to each other by said settlement computer;

transmitting said read-in seller identification information to said settlement computer by said mobile terminal; and

transmitting said seller miscellaneous information corresponding to said transmitted seller identification information to said mobile terminal by said settlement computer, wherein

at said step of displaying said deal information by said mobile terminal, said mobile terminal displays also said seller miscellaneous information.

5       The settlement method in a deal of a goods or a service according to claim 2, further comprising said steps of:

15       at said step of preparing said deal information and said seller identification information, preparing seller miscellaneous information;

20       at said step of reading in said deal information and said seller identification information by said mobile terminal, reading in also said seller miscellaneous information by said mobile terminal; and

25       at said step of displaying said deal information by said mobile terminal, displaying also said seller miscellaneous information by said mobile terminal.

6       The settlement method in a deal of a goods or a service according to claim 2, further comprising the step of storing said information displayed by said mobile terminal.

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7       The settlement method in a deal of a goods or a service according to claim 1, further comprising the steps of:

10           at said step of preparing said deal information and said seller identification information, preparing basic information instead of said deal information;

15           at said step of reading in said deal information and said seller identification information by said mobile terminal, reading in basic information instead of said deal information; and

20           generating said deal information based on said basic information by said mobile terminal.

8       The settlement method in a deal of a goods or a service according to claim 1, further comprising the steps of:

25           at said step of preparing said deal information and said seller identification information, preparing basic information instead of said deal information;

            at said step of reading in said deal information and said seller identification information by said mobile terminal, reading in basic information instead of said deal information;

transmitting said basic information to a deal information generator by said mobile terminal; and

receiving said deal information generated based on said basic information by said deal information generator, by said mobile terminal.

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9 The settlement method in a deal of a goods or a service according to claim 1, further comprising the step of: after said settlement computer completes settling, transmitting settlement completion information to said seller's apparatus indicated by said seller identification information, by said settlement computer.

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10 The settlement method in a deal of a goods or a service according to claim 9, further comprising the step of: when said settlement computer transmits said settlement completion information to said apparatus, transmitting said deal information to said apparatus.

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11 The settlement method in a deal of a goods or a service according to claim 9, further comprising the step of: when said settlement computer transmits said settlement completion information to said apparatus, transmitting said purchaser identification information to said apparatus.

12      The settlement method in a deal of a goods or a service  
according to claim 9, further comprising the steps of: in  
advance storing said purchaser identification information and  
said purchaser miscellaneous information so as to correspond  
to each other by said settlement information; and

5                when said settlement computer transmits said settlement  
completion information to said apparatus, transmitting said  
purchaser miscellaneous information to said apparatus.

10     13      The settlement method in a deal of a goods or a service  
according to claim 10, wherein said apparatus makes a  
predetermined operation based on said received settlement  
completion information and deal information.

15     14      The settlement method in a deal of a goods or a service  
according to claim 9, further comprising the step of displaying  
or printing said received information by said apparatus.

20     15      The settlement method in a deal of a goods or a service  
according to claim 9, further comprising the step of storing  
said received information by said apparatus.

25     16      The settlement method in a deal of a goods or a service  
according to claim 1, further comprising the step of: after  
said settlement computer completes settling, transmitting

said settlement completion information to said mobile terminal by said settlement computer.

17      The settlement method in a deal of a goods or a service  
5           according to claim 16, further comprising the step of: after  
said settlement computer transmits said settlement completion  
information to said mobile terminal, transmitting said deal  
information to said mobile terminal.

10     18      The settlement method in a deal of a goods or a service  
according to claim 16, further comprising said step of: after  
said settlement computer transmits said settlement completion  
information to said mobile terminal, transmitting said seller  
identification information.

15     19      The settlement method in a deal of a goods or a service  
according to claim 16, further comprising the steps of:  
in advance storing said seller identification

20           information and said seller miscellaneous information so as  
to correspond to each other by said settlement computer; and

when said settlement computer transmits said settlement  
completion information to said mobile terminal, transmitting  
said purchaser identification information, said deal  
information and said authentication information as well as  
25           said seller miscellaneous information corresponding to said

transmitted seller identification information.

20 The settlement method in a deal of a goods or a service according to claim 16, further comprising the steps of:

5 at said step of preparing said deal information and said seller identification information, preparing seller miscellaneous information;

10 at said step of reading in said deal information and said seller identification information by said mobile terminal, reading in also said seller miscellaneous information by said mobile terminal;

15 at said step of transmitting said seller identification information, said purchaser identification information, said deal information, and said authentication information to said settlement computer by said mobile terminal, transmitting also said seller miscellaneous information by said mobile terminal; and

20 when said settlement computer transmits said settlement completion information to said mobile terminal, transmitting also said seller miscellaneous information.

21 The settlement method in a deal of a goods or a service according to claim 16, further comprising said step of: displaying said information received by said mobile terminal.

22       The settlement method in a deal of a goods or a service according to claim 16, further comprising said step of: storing said information received by said mobile terminal.

5       23      The settlement method in a deal of a goods or a service according to claim 1, wherein said purchaser identification information includes a telephone number or an e-mail address.

10       24      The settlement method in a deal of a goods or a service according to claim 1, wherein said deal information indicates at least the sum of said goods or said service.

15       25      The settlement method in a deal of a goods or a service according to claim 24, wherein said deal information indicates also identification information of said deal.

20       26      The settlement method in a deal of a goods or a service according to claim 24, wherein said deal information indicates also a title of said goods or service.

27      The settlement method in a deal of a goods or a service according to claim 24, wherein said deal information indicates also identification information of said goods or service.

25       28      The settlement method in a deal of a goods or a service

according to claim 1, wherein said deal information and said seller identification information are indicated by an optical form, an electric form, a magnetic form or a radiowave form.

5       29      The settlement method in a deal of a goods or a service according to claim 1, wherein said deal information and said seller identification information are indicated by a one-dimensional or two-dimensional bar code.

10       30      The settlement method in a deal of a goods or a service according to claim 5, wherein said seller miscellaneous information is indicated by an optical form, an electric form, a magnetic form or a radiowave form.

15       31      The settlement method in a deal of a goods or a service according to claim 5, wherein said seller miscellaneous information is indicated by a one-dimensional or two-dimensional bar code.

20       32      The settlement method in a deal of a goods or a service according to claim 1, wherein said authentication information is a password, a voice, fingerprint information, or eyeball information.

25       33      The settlement method in a deal of a goods or a service

according to claim 1, wherein said purchaser miscellaneous information is at least one of a name, an address, a telephone number, an age and a sex distinction of said purchaser.

5       **34**      The settlement method in a deal of a goods or a service according to claim 4, wherein said seller miscellaneous information is at least one of a name, an address and a telephone number of said seller.

10       **35**      A mobile terminal, comprising:  
                 means for storing said purchaser identification information for identifying said purchaser;  
                 means for reading in said deal information in said deal of said goods or service which said seller sells and said purchaser purchases, and said seller identification information for identifying said seller;  
                 means for reading in said authentication information of said purchaser; and  
                 means for transmitting said seller identification information, said purchaser identification information, said deal information and said authentication information to the settlement computer.

20       **36**      The mobile terminal according to claim 35, further comprising means for receiving said settlement completion

information from said settlement computer.

37 A settlement computer, comprising:

means for receiving said seller identification information for identifying said seller, said purchaser identification information for identifying said purchaser, said deal information in said deal of said goods or service which said seller sells and said purchaser purchases, and said authentication information of said purchaser, from said mobile terminal;

means for authenticating said purchaser by said purchaser identification information and said authentication information; and

means for, when succeeding in authenticating said purchaser, settling by utilizing said seller identification information, said purchaser identification information and said deal information.

38 The settlement computer according to claim 37, further comprising first transmission means for, after said settlement is completed, transmitting said settlement completion information to said seller's apparatus indicated by said seller information.

25 39 The settlement computer according to claim 38, wherein

said first transmission means transmits said deal information also to said apparatus.

40        The settlement computer according to claim 38, wherein  
5           said first transmission means transmits said purchaser identification information also to said apparatus.

41        The settlement computer according to claim 38, further comprising means for in advance storing said purchaser identification information and said purchaser miscellaneous information so as to correspond to each other, wherein  
10           said first transmission means transmits said purchaser miscellaneous information also corresponding to said purchaser identification information to said apparatus.

15        42        The settlement computer according to claim 37, further comprising second transmission means for, after said settlement is completed, transmitting said settlement completion information to said mobile terminal.

20        43        The settlement computer according to claim 42, wherein said second transmission means transmits said deal information also to said mobile terminal.

25        44        The settlement computer according to claim 42, wherein

said second transmission means transmits said seller identification information also.

45       The settlement computer according to any one of claim  
5       42, further comprising means for in advance storing said seller identification information and said seller miscellaneous information so as to correspond to each other, wherein

10            said second transmission means transmits said seller miscellaneous information also corresponding to said seller identification information to said mobile terminal.